

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dean S Shields  
Tara Lynn Shields  
Debtors

Case No. 16-04524-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Jan 05, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dean S Shields, Tara Lynn Shields, 219 Clearview Drive, Carlisle, PA 17013-1117
4851280	+ Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851292	+ Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
4851302	Bureau Of Account Mana, Bureau Of Account, Camp Hill, PA 17011
4851314	CBCS, PO Box 2724, Columbus, OH 43216-2724
4876954	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4851307	Carlise Medical Group LLC, PO Box 281651, Atlanta, GA 30384-1651
4851308	+ Carlisle Dental Studio, 38 State Avenue, Carlisle, PA 17013-4431
4851309	Carlisle Medical Group, LLC, PO Box 281651, Atlanta, GA 30384-1651
4851310	Carlisle Physician Services, PO Box 660827, Dallas, TX 75266-0827
4851311	+ Carlisle Regional Medical Center, 361 Alexander Spring Road, Carlisle, PA 17015-3661
4851319	+ Commercial Acceptanc, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4851322	+ Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
4851329	+ Durham & Durham Attorneys at Law, Dept. 119509, P.O Box 1259, Oaks, PA 19456-1259
4880763	+ FLEX CHECK, WILLIAMSON AND BROWN,LLC, 4691 CLIFTON PKWY, HAMBURG, NY 14075-3201
4851330	+ First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
4851332	+ Fitch Rona EMS District, PO Box 72140, Cedarburg, WI 53012-7340
4861690	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
4851335	+ Holy Spirit Hospital, 503 North 21st Street, Camp Hill, PA 17011-2288
4851337	Holy Spirit Hospital, P.O. Box 822183, Philadelphia, PA 19182-2183
4851338	Holy Spirti Medical Group, P.O Box 983143, Boston, MA 02298-3143
4851340	+ Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
4872501	+ Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4851341	Lancaster Radiology Associates, P.O. Box 3216, Lancaster, PA 17604-3216
4851342	Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
4851343	Lehigh Valley Hospital, PO Box 8500, #8076, Philadelphia, PA 19178-8076
4851346	MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
4851348	MSHMC Phsicians Group, Billing Services, PO Box 854, PA 17033-0854
4851345	+ Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
4851371	+ OIP, 3399 Trindle Road, Camp Hill, PA 17011-2286
4857538	+ Orthopedic Institute of Pennsylvania, 3399 Trindle Rd, Camp Hill, PA 17011-2286
4851374	Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518
4851376	+ Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
4851378	Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353
4851381	++ RECOVERY ONE LLC, PO BOX 20404, COLUMBUS OH 43220-0404 address filed with court:, Recovery One Llc, 3240 Henderson Rd, Columbus, OH 43220
4974397	RTO of America, 1251 Wallace Street, Lemoyne, PA 17043
4851385	+ Summit Physician Services, 785 5th Avenue, Suite 3, Chambersburg, PA 17201-4232
4851386	+ Surgical Care Affiliates, LLC, dba Grandview Surgery & Laser Cente, 205 Grandview Avenue, Camp Hill, PA 17011-1756
4884666	TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853
4884667	+ TMSHMC Physicians, PO Box 854, Hershey, PA 17033-0854
4895673	U.S. Bank, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

4899792 US Dept of Education MOHELA, Dept of Ed/MOHELA, PO BOX 105347, Chesterfield, MO 63005  
 4851389 Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 43

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4858138	EDI: GMACFS.COM	Jan 06 2022 00:29:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4851279	+ EDI: GMACFS.COM	Jan 06 2022 00:29:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
4854207	EDI: AIS.COM	Jan 06 2022 00:28:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
4851293	+ Email/Text: rperez@arcadiarecovery.com	Jan 05 2022 18:41:00	Arcadia Recovery Burea, 645 Penn St, Reading, PA 19601-3559
4851294	+ EDI: BANKAMER.COM	Jan 06 2022 00:30:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
4851295	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jan 05 2022 18:41:00	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4851303	+ EDI: CAPITALONE.COM	Jan 06 2022 00:30:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
4876954	Email/PDF: bncnotices@becket-lee.com	Jan 05 2022 18:45:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4857487	+ Email/Text: pasi_bankruptcy@chs.net	Jan 05 2022 18:41:00	Carlisle Regional Medical Center, C/O PASI, PO Box 188, Brentwood, TN 37024-0188
4851315	+ EDI: CITICORP.COM	Jan 06 2022 00:30:00	Citibank/Best Buy, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
4851316	+ Email/Text: DATA@COLLECTIONCENTERIND.COM	Jan 05 2022 18:41:00	Collection Center, Attn Collections/Bankruptcy, Po Box 8666, Lancaster, PA 17604-8666
4851317	+ EDI: COMCASTCBLCENT	Jan 06 2022 00:29:00	Comcast, P.O. Box 3001, Southeastern, PA 19398-3001
4851318	+ EDI: WFNNB.COM	Jan 06 2022 00:30:00	Comenity Bank/Roamans, Po Box 182125, Columbus, OH 43218-2125
4851323	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jan 05 2022 18:41:00	Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
4851327	+ Email/Text: csd1clientservices@cboflanc.com	Jan 05 2022 18:41:00	Credit Bureau of Lancaster County, PO Box 1271, Lancaster, PA 17608-1271
4851333	+ Email/Text: bankruptcy.notices@hdfsi.com	Jan 05 2022 18:41:00	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
4851334	+ Email/Text: banko@hestark.com	Jan 05 2022 18:41:00	He Stark Col, Po Box 45710, Madison, WI 53744-5710
4851328	EDI: IRS.COM	Jan 06 2022 00:31:00	Department of Treasury, Internal Revenue Service, 310 Lowell Street, Andover, MA 01810-4544
4851339	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 05 2022 18:41:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
5194467	Email/Text: camanagement@mtb.com	Jan 05 2022 18:41:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810
5194468	Email/Text: camanagement@mtb.com	Jan 05 2022 18:41:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810

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4851344	+ Email/Text: MDSBankruptcies@meddatsys.com	Jan 05 2022 18:41:00	Medical Data Systems Inc, Mds, 2001 9th Ave Ste 312, Vero beach, FL 32960-6413
4851367	Email/Text: Bankruptcies@nragroup.com	Jan 05 2022 18:41:00	National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015
4851349	+ Email/Text: Bankruptcies@nragroup.com	Jan 05 2022 18:41:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851377	Email/Text: info@phoenixfinancialsvcs.com	Jan 05 2022 18:41:00	Phoenix Financial Services LLC, PO Box 361450, Indianapolis, IN 46236-1450
4895703	EDI: PRA.COM	Jan 06 2022 00:29:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4858254	+ EDI: RECOVERYCORP.COM	Jan 06 2022 00:29:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4851379	Email/Text: pasi_bankruptcy@chs.net	Jan 05 2022 18:41:00	Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
4851372	+ Email/Text: bkrnotice@prgmail.com	Jan 05 2022 18:41:00	Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954
4851373	Email/Text: bkrnotice@prgmail.com	Jan 05 2022 18:41:00	Paragon Revenue Group, 216 Le Phillip Court, Concord, NC 28025-2954
4851380	Email/Text: pasi_bankruptcy@chs.net	Jan 05 2022 18:41:00	Proffessional Account Services Inc., P.O. Box 188, Brentwood, TN 37024-0188
4865717	EDI: Q3G.COM	Jan 06 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4866600	EDI: Q3G.COM	Jan 06 2022 00:28:00	Quantum3 Group LLC as agent for, Cascade Capital LLC Series B, PO Box 788, Kirkland, WA 98083-0788
4851382	Email/Text: amieg@stcol.com	Jan 05 2022 18:41:00	State Collection Service, Po Box 6250, Madison, WI 53716
4851387	EDI: AFFILIATEDGRP.COM	Jan 06 2022 00:28:00	The Affiliated Group I, 3055 41st St Nw Ste 100, Rochester, MN 55901
4851388	+ Email/Text: banko@hestark.com	Jan 05 2022 18:41:00	The Stark Collection, 6425 Odana Road, Madison, WI 53719-1189
4874760	Email/Text: amieg@stcol.com	Jan 05 2022 18:41:00	University of WI Hospital & Clinics, C/o State Collection Service, Inc., 2509 S Stoughton Road, PO Box 6250, Madison, WI 53716-0250
4998335	+ EDI: WFFC.COM	Jan 06 2022 00:29:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC#N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-1663
4875661	+ EDI: WFFC.COM	Jan 06 2022 00:29:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MI 55121-1663

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4851283	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851284	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851285	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851286	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851287	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890

4851288	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851289	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851290	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851291	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851281	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851282	*+	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4851296	*+	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4851297	*+	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4851298	*+	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4851299	*+	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4851300	*+	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4851301	*+	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4851304	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
4851305	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
4851306	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
4851312	*+	Carlisle Regional Medical Center, 361 Alexander Spring Road, Carlisle, PA 17015-3661
4851313	*+	Carlisle Regional Medical Center, 361 Alexander Spring Road, Carlisle, PA 17015-3661
4851320	*+	Commercial Acceptanc, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4851321	*+	Commercial Acceptanc, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4851325	*+	Computer Credit, Inc., Claim Dept. 006301/ PO Box 5238, 470 West Hanes Mill Road, Winston Salem, NC 27105-9102
4851326	*+	Computer Credit, Inc., Claim Dept. 006301/ PO Box 5238, 470 West Hanes Mill Road, Winston Salem, NC 27105-9102
4851331	*+	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
4851336	*+	Holy Spirit Hospital, 503 North 21st Street, Camp Hill, PA 17011-2288
5316053	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 840,, Buffalo, NY 14240
4851347	*	MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
4851368	*	National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015
4851369	*	National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015
4851370	*	National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015
4851365	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851366	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851350	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851351	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851352	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851353	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851354	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851355	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851356	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851357	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851358	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851359	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851360	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851361	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851362	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851363	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851364	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4851375	*	Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518
4851383	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, Po Box 6250, Madison, WI 53716
4851384	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, Po Box 6250, Madison, WI 53716
4851324	##+	Computer Credit, Inc., Claim Dept. 006301/ PO Box 5238, 470 West Hanes Mill Road, Winston Salem, NC 27105-9102

TOTAL: 0 Undeliverable, 54 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the**

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2022 at the address(es) listed below:**

Name	Email Address
Daniel Philip Jones	on behalf of Creditor M&T BANK djones@sterneisenberg.com bkecf@sterneisenberg.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank N.A. as trustee for Manufactured Housing Contract Senior/Subordinate Pass-Through Certificate Trust 1998-7 bkgroup@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
Martin A Mooney	on behalf of Creditor M&T BANK kcollins@schillerknapp.com lgadomski@schillerknapp.com
Nicholas G. Platt	on behalf of Debtor 2 Tara Lynn Shields ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Dean S Shields ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

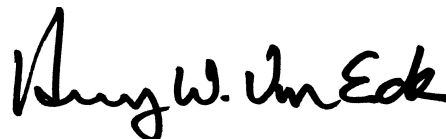
Debtor 1	<b>Dean S Shields</b>	Social Security number or ITIN	xxx-xx-3673
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Tara Lynn Shields</b>	Social Security number or ITIN	xxx-xx-0320
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: <b>1:16-bk-04524-HWV</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dean S Shields

Tara Lynn Shields  
aka Tara Grace**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Lyndsey Price, Deputy Clerk1/5/22**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**